

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Larae Nicole Moore  
Debtor

Case No. 15-02206-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: MMchugh  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Aug 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2018.

db  
4650204 +Larae Nicole Moore, 909 Silver Maple Circle, Seven Valleys, PA 17360-8970  
+Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bank, Po Box 790040,  
Saint Louis, MO 63179-0040  
4650209 +Jacobus Lions Club Ambulance, PO Box 726, New Cumberland, PA 17070-0726  
4650213 +Physician Billing Service, 1803 Mt Rose Ave, York, PA 17403-3026  
4650214 +Secplus Fcu, 2305 N. Rolling Ro, Baltimore, MD 21244-1952  
4650219 +Williamsburg Plantation Owner Srv, PO Box 350547, Ft Lauderdale, FL 33335-0547  
4650220 +York Hospital, 1001 S. George Street, York, PA 17403-3645  
4650196 +York Tax Claim Bureau, 28 East Market Street, York, PA 17401-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4650199 +E-mail/Text: ACF-EBN@acf-inc.com Aug 15 2018 19:34:30 Atlantic Crd, Po Box 13386,  
Roanoke, VA 24033-3386  
4650200 +EDI: CAPITALONE.COM Aug 15 2018 23:23:00 Capital 1 Bank, Attn: General Correspondence,  
Po Box 30285, Salt Lake City, UT 84130-0285  
4650201 +EDI: CAPITALONE.COM Aug 15 2018 23:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
4650202 +EDI: CHASE.COM Aug 15 2018 23:23:00 Chase - Cc, Chase Card Svcs/Attn:Bankruptcy Dept,  
Po Box 15298, Wilmington, DE 19850-5298  
4650203 +EDI: CHASE.COM Aug 15 2018 23:23:00 Chase- Bp, Po Box 15298, Wilmington, DE 19850-5298  
4650205 +EDI: CREDITPROT.COM Aug 15 2018 23:23:00 Crd Prt Asso, Attn: Bankruptcy, Po Box 802068,  
Dallas, TX 75380-2068  
4650207 EDI: DISCOVER.COM Aug 15 2018 23:23:00 Discoverbank, Po Box 15316, Wilmington, DE 19850  
4699965 E-mail/Text: jennifer.chacon@spservicing.com Aug 15 2018 19:36:05  
Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
Salt Lake City, UT 84165-0250  
4650208 +EDI: HFC.COM Aug 15 2018 23:23:00 Hsbc/bsbuy, 95 Washington Street,  
Buffalo, NY 14203-3006  
4650210 +EDI: MERRICKBANK.COM Aug 15 2018 23:23:00 Merrick Bk, Attn: Bankruptcy, P.O. Box 9201,  
Old Bethpage, NY 11804-9001  
4650211 +EDI: MID8.COM Aug 15 2018 23:23:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
4650212 +EDI: AGFINANCE.COM Aug 15 2018 23:18:00 Onemain Fi, Po Box 499, Hanover, MD 21076-0499  
4650198 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 15 2018 19:35:24 PA Department of Revenue,  
Department 280946, Attention: Bankruptcy Division, Harrisburg, PA 17128-0001  
4650215 +E-mail/Text: EBN@securityplusfcu.org Aug 15 2018 19:35:07 Securityplus Federal C,  
7135 Windsor Blvd, Baltimore, MD 21244-2706  
4650216 E-mail/Text: jennifer.chacon@spservicing.com Aug 15 2018 19:36:05  
Select Portfolio Servicing, P.O Box 65250, Salt Lake City, UT 84165-0250  
4650217 +EDI: WFFC.COM Aug 15 2018 23:23:00 Wells Fargo, PO Box 3569,  
Rancho Cucamonga, CA 91729-3569  
4657969 EDI: WFFC.COM Aug 15 2018 23:23:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
Irvine, CA 92623-9657  
4650218 +EDI: WFFC.COM Aug 15 2018 23:23:00 Wells Fargo Dealer Servicing, PO Box 1697,  
Winterville, NC 28590-1697  
4650197 +E-mail/Text: kcm@yatb.com Aug 15 2018 19:34:31 York Adams Tax Bureau, 1405 N. Duke Street,  
PO Box 15627, York, PA 17405-0156

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4650206 Devlin Williams

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 17, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Dawn Marie Cutaia on behalf of Debtor 1 Larae Nicole Moore dmcutaia@gmail.com,  
cutaialawecf@gmail.com;r46159@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in  
trust for registered Holders of Long Beach Mortgage Loan Trust 2006-9, Asset-Backed Certificates,  
Series 2006-9 bkgroup@kmlawgroup.com  
Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing, Inc. as servicing  
agent for Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of  
Long Beach Mortgage Loan Trust 2006-9, Asset-Backed Certifi mwaldt@milsteadlaw.com,  
bkecf@milsteadlaw.com  
Matthew Christian Waldt on behalf of Creditor Deutsche Bank National Trust Company, as  
Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-9, Asset-Backed  
Certificates, Series 2006-9 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 Larae Nicole Moore  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:15-bk-02206-HWV**

Social Security number or ITIN **xxx-xx-0904**

EIN --\_-----

Social Security number or ITIN -----

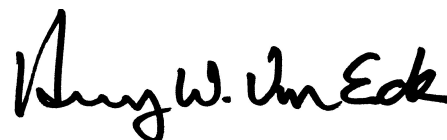
EIN --\_-----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Larae Nicole Moore  
aka Larae Nicole Moore-Cross, aka Larae Nicole Cross

August 15, 2018**By the  
court:**

Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**